

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA, RICHMOND DIVISION**

**In re:** Robert P. Townsend  
Jody A. Townsend

**Case No:** 14-34095

**ORDER CONFIRMING PLAN**

The Chapter 13 Plan filed by the Debtor(s) on **August 5, 2014**, replacing all previously filed plans, any, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. § 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of conversion or dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.
- (4) Other provisions "To resolve objection to the plan, the parties agree that the debtors are above median based upon the strict six months of look back income, and changes have occurred to change line 59 of Form 22C, but since the parties are above median based upon the strict six months, their plan term must remain at 60 months."

Dated: Feb 25 2015

/s/ Kevin R. Huennekens

United States Bankruptcy Judge

**I ASK FOR THIS:**

/s/Carl M. Bates

Carl M. Bates, VSB#27815  
Standing Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218-1819  
(804)237-6800

**SEEN AND AGREED:**

/s/ Jason Meyer Krumbein, Esquire

Jason Meyer Krumbein, Esquire VSB# 43538  
Counsel for Debtors

**NOTICE OF JUDGMENT OR ORDER**

Entered on Docket Feb 27 2015

**Certificate of Endorsement**

**I hereby certify that all necessary parties have endorsed this order.**

/s/Carl M. Bates

Carl M. Bates